

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Paulette Clark

Debtor(s)

Case No. 15 B 12976

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2015.
- 2) The plan was confirmed on 07/14/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 12/04/2017.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$51,661.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$53,010.00
Less amount refunded to debtor	\$9,240.60

NET RECEIPTS: **\$43,769.40**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,734.43
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,234.43**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ally Financial	Secured	21,005.00	20,173.78	20,173.78	0.00	0.00
Bank Of America	Unsecured	32,437.00	NA	NA	0.00	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	1,329.00	1,341.77	1,341.77	1,341.77	34.13
Chase Card	Unsecured	6,536.00	NA	NA	0.00	0.00
Chase Card	Unsecured	995.00	NA	NA	0.00	0.00
Chase Card	Unsecured	850.00	NA	NA	0.00	0.00
Chase Card	Unsecured	415.00	NA	NA	0.00	0.00
Citibank/The Home Depot	Unsecured	5,422.00	NA	NA	0.00	0.00
CitiMortgage Inc	Secured	58,920.00	58,665.77	58,665.77	0.00	0.00
CitiMortgage Inc	Secured	123,564.00	NA	NA	0.00	0.00
CitiMortgage Inc	Secured	113,471.00	NA	NA	0.00	0.00
CitiMortgage Inc	Unsecured	0.00	27.11	27.11	0.00	0.00
Cook County Treasurer	Unsecured	0.00	0.06	0.06	0.06	0.00
Cook County Treasurer	Unsecured	0.00	0.02	0.02	0.00	0.00
Cook County Treasurer	Unsecured	0.00	39.65	39.65	0.00	0.00
Cook County Treasurer	Unsecured	0.00	9.43	9.43	0.00	0.00
Cook County Treasurer	Unsecured	0.00	49.59	49.59	25.73	0.86
Cook County Treasurer	Unsecured	0.00	51.76	51.76	26.86	0.91
Cook County Treasurer	Unsecured	0.00	20.45	20.45	10.60	0.40
Cook County Treasurer	Unsecured	0.00	2,266.23	2,266.23	1,293.33	40.61
Cook County Treasurer	Secured	639.00	648.43	639.00	639.00	0.00
Cook County Treasurer	Secured	848.00	859.68	848.00	848.00	0.00
Cook County Treasurer	Secured	2,551.00	2,588.91	2,551.00	2,551.00	0.00
Cook County Treasurer	Secured	2,327.00	2,390.76	2,339.00	2,339.00	0.00
Cook County Treasurer	Secured	409.00	414.49	409.00	409.00	0.00
Cook County Treasurer	Secured	2,327.00	2,361.16	2,327.00	2,327.00	0.00
ECast Settlement Corp	Unsecured	20,813.00	20,788.13	20,788.13	20,788.13	528.66
International Collection Agency	Secured	13,613.00	NA	NA	0.00	0.00
Nationstar Mortgage LLC	Unsecured	0.00	1,018.87	1,018.87	0.00	0.00
Nationstar Mortgage LLC	Secured	130,793.00	130,308.87	130,308.87	0.00	0.00
Ocwen Loan Servicing LLC	Unsecured	0.00	2,019.22	2,019.22	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ocwen Loan Servicing LLC	Secured	112,988.00	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	169,242.00	168,159.76	168,159.76	0.00	0.00
Peoples Energy Corp	Unsecured	1,330.00	1,202.43	1,202.43	1,202.43	30.59
PNC Bank NA	Secured	15,718.00	15,650.77	15,650.77	0.00	0.00
Portfolio Recovery Associates	Unsecured	709.00	734.91	734.91	734.91	18.68
Pronger Smith Medical Care	Unsecured	296.00	296.52	296.52	296.52	7.64
Quantum3 Group LLC as agent for	Unsecured	345.00	345.37	345.37	345.37	8.78
Raila & Associates, P.C.	Unsecured	792.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	2,800.00	2,685.00	2,685.00	2,616.36	68.64

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$372,785.17	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,173.78	\$0.00	\$0.00
All Other Secured	\$9,113.00	\$9,113.00	\$0.00
TOTAL SECURED:	\$402,071.95	\$9,113.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,896.52	\$28,682.07	\$739.90

Disbursements:

Expenses of Administration	<u>\$5,234.43</u>
Disbursements to Creditors	<u>\$38,534.97</u>
TOTAL DISBURSEMENTS :	<u>\$43,769.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.